

Information to identify the case:			
Debtor 1:	Timothy Luke George		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of Texas		
Case number:	22-33462		
	Social Security number or ITIN:	xxx-xx-6783	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	11/21/22

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Timothy Luke George	
2. All other names used in the last 8 years		
3. Address	5922 Euclid Loop Rosenberg, TX 77469	
4. Debtor's attorney Name and address	Keith Anderson Cothroll The Law Firm of Keith A. Cothroll 8215 Long Point Rd. Ste 8 Houston, TX 77055	Contact phone 832-402-4440 Email: kcothroll@cothlaw.com
5. Bankruptcy trustee Name and address	William E. Heitkamp Office of Chapter 13 Trustee 9821 Katy Freeway Ste 590 Houston, TX 77024	Contact phone 713-722-1200 Email: heitkamp@ch13hou.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday Contact phone (713) 250-5500 Date: 11/30/22

For more information, see page 2

Debtor **Timothy Luke George**Case number **22-33462**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 4, 2023 at 03:45 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephone Conference, Call 866-819-6601, passcode 9556842
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 3/6/23 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 1/30/23 Filing deadline: 5/22/23 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court
Southern District of Texas

In re:
Timothy Luke George
Debtor

Case No. 22-33462-jpn
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0541-4
Date Rcvd: Nov 30, 2022

User: ADIuser
Form ID: 309I

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
db	+ Timothy Luke George, 5922 Euclid Loop, Rosenberg, TX 77469-2053
12327591	+ Amreit C Ranch LP, Ferguson Braswell Fraser Kubasta, Attn John D Fraser, 2500 Dallas Pkwy 600, Plano TX 75093-4820
12327593	+ Discover Personal Loans, PO Box 6103, Carol Stream IL 60197-6103
12327595	+ KMD Law, 55 Waugh, Ste 150, Houston TX 77007-6033
12327596	+ Lightstream, PO Box 117320, Atlanta GA 30368-7320
12327598	+ Service Mac, PO Box 100077, Duluth GA 30096-9377
12327600	Texas Attorney General Office, Child Support Division, PO Box 12017, Austin TX 78711 2017
12327604	+ Yard Card, PO Box 100114, Columbia SC 29202-3114

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kcothroll@cothlaw.com	Nov 30 2022 20:02:00	Keith Anderson Cothroll, The Law Firm of Keith A. Cothroll, 8215 Long Point Rd., Ste 8, Houston, TX 77055
ust	+ Email/Text: ustpreion07.hu.ecf@usdoj.gov	Nov 30 2022 20:02:00	US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
12327592	Email/Text: Fiscal.Service.Bankruptcy.Notices@fiscal.treasury.gov	Nov 30 2022 20:02:00	Department of the Treasury, Bureau of the Fiscal Service, PO Box 830794, Birmingham AL 35283 0794
12328700	EDI: IRS.COM	Dec 01 2022 00:58:00	INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
12327594	EDI: JPMORGANCHASE	Dec 01 2022 00:58:00	JP Morgan Chase Card, PO Box 15123, Wilmington DE 19850
12327601	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 30 2022 20:02:00	Toyota Financial, PO Box 8026, Cedar Rapids IA 52409
12327602	EDI: VERIZONCOMB.COM	Dec 01 2022 00:58:00	Verizon, PO Box 489, Newark NJ 07101 0489
12327603	EDI: WFFC2	Dec 01 2022 00:58:00	Wells fargo, PO Box 10347, Des Moines IA 50306 0347

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12327599		TD Purchasing power com
12327597	##+	Mosaic, 300 Lakeside Dr, 24th Fl, Oakland CA 94612-3572

District/off: 0541-4

User: ADIuser

Page 2 of 2

Date Rcvd: Nov 30, 2022

Form ID: 309I

Total Noticed: 16

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2022 at the address(es) listed below:

Name	Email Address
Keith Anderson Cothroll	on behalf of Debtor Timothy Luke George kcothroll@cothlaw.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV
William E. Heitkamp	heitkamp@ch13hou.com

TOTAL: 3